

Authority

Delegations

CHARTERING

Any action submitted to the NCUA Board for approval should have E&I review and comment.

Appeals to disapprovals will be considered by the NCUA Board.

CHA 1A	Authority to approve or disapprove applications for new single occupational or associational common bond charters; multiple common bond charters; and community charters where the population of the community does not exceed 1,000,000 people and without the concurrence of E&I. April 21, 2009 Open Board Meeting. June 17, 2010 Open Board Meeting.	Director, Office of Small Credit Union Initiatives
CHA 1B	Authority to approve or disapprove applications for charter amendments for existing single common bond credit unions, removal of groups from single common bond credit unions, and conversions of single common bond credit unions to any other type of federal credit union charter. If the new charter is to be a community charter, then the above authority is granted only where the population of the community does not exceed 1,000,000 people and without the concurrence of E&I. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, number change only effective May 3, 2003. April 21, 2009 Open Board Meeting. June 17, 2010 Open Board Meeting.	Regional Directors, with authority to redelegate to no lower than the Division Director, approval of charter amendments and conversions to multiple common bond charters.
CHA 1C	Authority to approve or disapprove applications to charter a new credit union based on a Trade, Industry, or Profession (TIP) with the concurrence of GC and E&I. A previously approved identical TIP does not need GC or E&I concurrence. March 27, 2003 Closed Board Meeting, effective May 15, 2003. June 17, 2010 Open Board Meeting.	Director, Office of Small Credit Union Initiatives

Authority

Delegations

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| CHA 1D | Authority to approve or disapprove applications to convert to a credit union based on a Trade, Industry, or Profession (TIP) with the concurrence of GC and E&I. A previously approved identical TIP does not need GC and E&I concurrence. March 27, 2003 Closed Board Meeting, effective May 15, 2003. June 17, 2010 Open Board Meeting. | Regional Directors |
| CHA 2A | Authority to approve or disapprove applications for new multiple common bond charters. June 17, 2010 Open Board Meeting. | Director, Office of Small Credit Union Initiatives |
| CHA 2B | Authority to approve or disapprove applications for charter amendments for existing multiple common bond credit unions, removal of groups from multiple common bond credit unions, and conversions of multiple common bond credit unions to any other type of federal credit union charter. If the new charter is to be a community charter, then the above authority is granted only where the population of the community does not exceed 1,000,000 people and without the concurrence of E&I. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, change effective May 15, 2003. June 17, 2010 Open Board Meeting. | Regional Directors, with authority to redelegate to no lower than the Division Director, approval of charter amendments. |
| CHA 3A | Authority to approve applications for charter amendments, including expansions of existing community charters and conversions of any type of federal charter to a community charter where the population of the community does not exceed 1,000,000 people and without the concurrence of E&I. December 17, 1998 Open Board Meeting. July 11, 2000 Notation Vote. March 27, 2003 Closed Board Meeting, change effective May 15, 2003. April 21, 2009 Open Board Meeting. June 17, 2010 Open Board Meeting | Regional Directors |

Authority

Delegations

CHA 3B	Authority to approve or disapprove conversions of community charters to any other type of federal credit union charter. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, numbering change only, effective May 15, 2003. June 17, 2010 Open Board Meeting.	Regional Directors
CHA 4A	Authority to designate an area as underserved. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003.	Regional Directors
CHA 4B	Authority to approve or disapprove the addition or removal of the underserved area(s) to or from a federal credit union's charter. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003. June 17, 2010 Open Board Meeting.	Regional Directors
CHA 4C	Authority to designate an associational group as low income, and to approve or disapprove the addition of the low-income association to a multiple common bond charter. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003.	Regional Directors
CHA 5A	Authority to approve or disapprove all mergers except: (1) Mergers of community charters where the continuing credit union is a federal community charter. (2) Emergency mergers. (3) Mergers of nonfederally insured credit unions	Regional Directors See Sup 25 See CHA 3 See Sup 21 See Sup 24

Authority

Delegations

with assets of \$100 million or greater.

December 17, 1998 Open board Meeting. March 27, 2003 Closed Board Meeting, change effective May 15, 2003. March 1, 2007 Notation Vote. February 26, 2009 Closed Board Meeting. June 17, 2010 Open Board Meeting.

CHA 5B	Authority to waive the membership vote on mergers under 708b.105 of NCUA's Rules and Regulations. March 27, 2003 Closed Board Meeting, effective May 15, 2003. February 26, 2009 Closed Board Meeting.	Regional Directors
CHA 6A	Authority to approve or disapprove conversions from state to federal charter, subject to the limitations of CHA 3A for conversion to community charter. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003.	Regional Directors
CHA 6B	Authority to approve or disapprove applications to convert from federal charter to federally insured state charter, including conversion through merger. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003.	Regional Directors
CHA 6C	Authority to approve or disapprove applications to convert from federal charter to non-federally insured state charter, including conversion through merger. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003.	Regional Directors
CHA 6D	Authority to approve or disapprove applications to convert from a federally insured charter to a mutual savings bank or savings association. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective	Regional Directors

Authority

Delegations

May 15, 2003.

CHA 7

Authority to revoke a new credit union's charter if it fails to commence operations within the time frame specified in the Federal Credit Union Bylaws, with the prior concurrence of Director, Office of Small Credit Union Initiatives. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003. April 21, 2009 Open Board Meeting.

Regional Directors